

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:) Chapter 7
)
William and Nancy Townsend,) Case No. 04-29870
)
Debtor.) Hon. Susan Pierson Sonderby

**NOTICE OF TRUSTEE'S FINAL REPORT,
HEARING ON APPLICATIONS FOR COMPENSATIONS, AND
HEARING ON THE ABANDONMENT OF PROPERTY BY THE TRUSTEE**

TO THE DEBTOR(S), CREDITORS AND OTHER PARTIES IN INTEREST:

1. NOTICE IS HEREBY GIVEN that the Trustee of the above captioned case has filed a Trustee's Final Report and final applications for compensation. A hearing will be held

At: United States Bankruptcy Court
219 South Dearborn Street
Courtroom 642
Chicago, Illinois 60604

On: **July 18, 2007 Time 10:30 a.m.**

2. The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to pending applications and transacting such other business as may be properly noticed before the Court. **ATTENDANCE BY THE DEBTOR AND THE CREDITORS IS WELCOMED BUT IS NOT REQUIRED.**

3. The Trustees Final Report shows total:

a.	Receipts	\$355,387.32
b.	Disbursements	\$326,329.13
c.	Net Cash Available for Distribution	\$ 29,058.19

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

APPLICANT	COMPENSATION PREVIOUSLY PAID	FEES NOW REQUESTED	EXPENSES
<u>Ronald R. Peterson</u> Trustee	\$0.00	\$14,769.37	\$114.49
<u>Jenner & Block</u> Attorney/Trustee	\$0.00	\$14,708.50	\$1,183.23

5. Applications for Chapter 11 fees and administrative expenses have been filed as follows:

APPLICANT	COMPENSATION PREVIOUSLY PAID	FEES NOW REQUESTED	EXPENSES
N/A	\$0.00	\$0.00	\$0.00

6. In addition to the expenses of administration that may be allowed by the Court, priority claims totaling \$0.00 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0.00%. Allowed priority claims are:

CLAIM NUMBER	CLAIMANT	AMOUNT OF CLAIM	PROPOSED PAYMENT
N/A		\$0.00	\$0.00

7. Claims of general unsecured creditors totaling \$247,699.33 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 2.220434%. Allowed general unsecured claims are as follows:

CLAIM NUMBER	CLAIMANT	AMOUNT OF CLAIM	PROPOSED PAYMENT
1	Cavalry Portfolio Services LLC c/o Kevin M. Kelly, P.C. 10 East 22nd Street, #216 Lombard, IL 60148	\$53,472.46	\$1,187.32
2	Citibank (South Dakots), N.A. Assoc. Shell Payment Center Acct. No. 252024203 4300 Westown Parkway West Des Moines, IA 50266	367.99	8.17
3	Sallie Mae, Inc. Acct. No. xxx-xx-9280 220 Lasley Avenue Wilkes-Barre, PA 18706	17,503.53	388.65
4	American Express Bank, FSB Acct. No. *****1003 c/o Becket & Lee LLP P.O. Box 3001 Malvern, PA 19355-0701	6,852.44	152.15

5	American Express Bank, FSB Acct. No. *****1007 c/o Becket & Lee LLP P.O. Box 3001 Malvern, PA 19355-0701	15,668.68	347.91
6	Citibank (South Dakota), N.A. Assoc./RP Amoco Payment Center Acct. No. 5001059327 4300 Westown Parkway West Des Moines, IA 50266	595.18	13.22
7	U.S. Bank Acct. No. 25080008793500000034 555 SW Oak, #220 Portland, OR 97204-1724	35,000	777.15
8	Discover Bank Financial Services Acct. No. 6011007610233149 P.O. Box 8003 Hilliard, OH 43026	11,579.32	257.11
9	Discover Bank Financial Services Acct. No. 6011007563502870 P.O. Box 8003 Hilliard, OH 43026	11,483.15	254.98
10	Discover Bank Financial Services Acct. No. 6011007110183554 P.O. Box 8003 Hilliard, OH 43026	11,289.27	250.67
11	Law Offices of Chill, Chill & Radtke, P.C. 20 N. Clark Street, #1425 Chicago, IL 60602	3,000.00	66.61
12	Citibank, N.A. Citibank/CHOICE Acct. No. 5424180140304970 Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	9,926.87	220.42
13	Citibank, N.A. Citibank/CHOICE Acct. No. 5410654432912811 Exception Payment Processing P.O. Box 6305 The Lakes, NV 88901-6305	10,174.19	225.91
14	Wings Financial FCU Acct. No. 4422100880180657	4,917.92	109.20

	Acct. No. 4432100880189657 14985 Glazier Avenue, #100 Apple Valley, MN 55124-7484		
15	Wings Financial FCU Acct. No. 1611628 14985 Glazier Avenue, #100 Apple Valley, MN 55124-7484	8,500.00	188.74
16	Monogram Credit Card Bank of Georgia, d/b/a Mobil CNSMR Prog. 01271 Acct. No. *****4363 Recovery Management Systems Corporation 23 SE 2nd Avenue, #1120 Miami, FL 33131	195.92	4.35
17	Kohl's Department Store Acct. No. 0179213228 c/o Creditors Bankruptcy Service P.O. Box 740933 Dallas, TX 75374	256.35	5.69
18	Citibank, N.A. Acct. No. 5588008001096009 Citibank/CHOICE P.O. Box 6305 The Lakes, NV 88901-6305	6,573.33	145.96
19	Chase Manhattan Bank USA, NA Acct. No. *****6235 c/o Weinstein & Riley, P.S. 2101 4th Avenue, #900 Seattle, WA 98121	26,099.30	579.52
20	Monogram Credit Card Bank of Georgia d/b/a Wal-Mart Acct. No. *****3103 c/o Recovery Management Systems Corporation 25 SE 2nd Avenue, #1120 Miami, FL 33131	533.16	11.84
21	Federated Financial Corporation of America Acct. No. 5474975600859168 P.O. Box 2034 Farmington Hills, MI 48333-2034	13,710.27	304.43

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions, or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7th Floor, Chicago, Illinois 60604, or may be viewed on the Court's web site, www.ilnb.uscourts.gov. If no objections are filed, the Court will act on the fee applications(s) and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of the Court.
10. The debtors have been discharged.
11. The Trustee proposes to abandon the following property at the hearing:

0.00

Dated: **June 21, 2007**

For the Court,

By: **KENNETH S. GARDNER**
Kenneth S. Gardner
Clerk of the U.S. Bankruptcy Court
219 S. Dearborn Street, 7th Floor
Chicago, IL 60604

Ronald R. Peterson (02188473)
JENNER & BLOCK LLP
One IBM Plaza
Chicago, Illinois 60611
PH: (312) 923-2981
FAX: (312) 840-7381

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 04-29870

User: amcc7
Form ID: pdf002

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Total Served: 79

Date Rcvd: Jun 21, 2007

The following entities were served by first class mail on Jun 23, 2007.

db +William L Townsend, 857 Willowbrook Drive, Wheeling, IL 60090-5741
jdb +Nancy T Townsend, 857 Willowbrook Drive, Wheeling, IL 60090-5741
aty +Douglas W. Worrell, Law Office of Douglas W. Worrell, Chtd., 1625 W. Colonial Parkway,
Inverness, IL 60067-1220
aty +Jenner & Block, Jenner & Block, One Ibm Plaza 37th Fl, Chicago, IL 60611-3586
aty +Laura C Wardinski, Kropik, Papuga & Shaw, 120 S LaSalle St, Chicago, IL 60603-3403
aty +Ronald Peterson, Jenner & Block, One Ibm Plaza 38th Fl, Chicago, IL 60611-3586
tr +Ronald R Peterson, Jenner & Block, One IBM Plaza 38th Fl, Chicago, IL 60611-3586
8385362 Advanta Bank Corp., Acct. No. 5477536132470010, P.O. Box 30715,
Salt Lake City, UT 84130-0715
8385363 +Aegis Group LP, Acct. No. 4115071889364456, P.O. Box 10390, Greenville, SC 29603-0390
8385364 American Express, Acct. No. 371540103291007, P.O. Box 7863, Ft. Lauderdale, FL 33329-7863
8385365 American Express, Acct. No. 372313195561003, P.O. Box 360002,
Ft. Lauderdale, FL 33336-0002
8385366 American Express, Acct. No. 043853415012351652, P.O. Box 360002,
Ft. Lauderdale, FL 33336-0002
8803914 American Express Bank, FSB, c/o Becket and Lee, LLP, P.O. Box 3001, Malvern, PA 19355-0701
8385370 BP Credit Card Center, Acct. No. 5001059327, P.O. Box 9014, Des Moines, IA 50368-9014
8385371 BP Credit Card E Center, Acct. No. 50010593217, P.O. Box 9014, Des Moines, IA 50368-9014
8385367 +Baker, Miller, Markoff & Krasny, LLC, Acct. No. 03-10296-0, 11 S. LaSalle Street, 19th Floor,
Chicago, IL 60603-1203
8385368 Bank One Cardmember Service, Acct. No. 4417125098154093, P.O. Box 15548,
Wilmington, DE 19886-5548
8385369 Best Buy Retail Services, Acct. No. 7001062003368085, P.O. Box 15521,
Wilmington, DE 19850-5521
8385372 +C.B. Accounts, Inc., Acct. No. 34627631, 1101 Main Street, Peoria, IL 61606-1928
8385373 Capital One, Acct. No. 4862362413942999, P.O. Box 85015, Richmond, VA 23285-5015
8385374 Capital One, Acct. No. 4115071889364456, P.O. Box 85015, Richmond, VA 23285-5015
8385375 Capital One Services, Inc., Acct. No. 5178052248410975, P.O. Box 25131,
Richmond, VA 23276-0001
8385376 Capital One, F.S.B., Acct. No. 4791241549315633, P.O. Box 85015, Richmond, VA 23285-5015
8548321 +Cavalry Portfolio Services LLC et al, c/o Kevin M Kelly, P.C., 10 E 22nd Street, Suite 216,
Lombard IL 60148-6108
8385377 Chase BankCard Services, Inc., Acct. No. 5491040211814331, P.O. Box 52188,
Phoenix, AZ 85072-2188
8385380 Chase NA, Acct. No. 4305875950014836, P.O. Box 15902, Wilmington, DE 19850-5902
8968792 +ChaseManhttnBankUSA,NA as successor in interest to, Bank One Delaware, NA,
c/o Weinstein & Riley, P.S., 2101 4th Ave., Suite 900, Seattle, WA 98121-2339
8385381 Citi, Acct. No. 5588000000701382, P.O. Box 6309, The Lakes, NV 88901-6309
8385382 Citi Business Card, Acct. No. 5588008001096009, P.O. Box 6309, The Lakes, NV 88901-6309
8385383 +Citi Cards, Acct. No. 5410654432912811, Box 6000, The Lakes, NV 89163-0001
8787917 +Citibank (South Dakota) N.A., Assoc/BP Amoco Payment Center, 4300 Westown Parkway,
West Des Moines, IA 50266-1266
8385384 +Citibank, NA, Citibank/Choice, Exception Payment Processing, Pob 6305,
The Lakes, NV 88901-6305
8385388 +Encore Receivable Management, Inc., Acct. No. 4417121157166235, 400 N. Rogers Road,
Olathe, KS 66062-1212
8385389 Federated Financial Corporation of America, Acct. No. 5474975600859168, P.O. Box 2034,
Farmington Hills, MI 48333-2034
8385390 +First USA Bank, Acct. No. 4417121157166235, P.O. Box 8650, Wilmington, DE 19899-8650
8385391 Harris Bank Barrington NA, Acct. No. 000009901064695, P.O. Box 6201,
Carol Stream, IL 60197-6201
8385392 +Home Depot Processing, Acct. No. 6035320034396067, Processing Center,
Des Moines, IA 50364-0001
8385393 +Homecomings Financial, Acct. No. 0434226106, P.O. Box 890036, Dallas, TX 75389-0036
8385394 +Homecomings Financial, P.O. Box 890036, Dallas, TX 75389-0036
8385395 Household Bank Best Buy, Acct. No. 7001062003368085, P.O. Box 15521,
Wilmington, DE 19850-5521
8385396 Household Credit Services, Acct. No. 5499453950012730, P.O. Box 17051,
Baltimore, MD 21297-1051
8385397 Household Credit Services, Acct. No. 5480420013695224, P.O. Box 80027,
Salinas, CA 93912-0027
8385398 +Household Retail Service, Acct. No. 6004300901359684, 941 Corporate Center Drive,
Pamona, CA 91768-2642
8385399 I.C. System, Inc., Acct. No. 5418275001458796, 444 Highway 96 East, P.O. Box 64887,
St. Paul, MN 55164-0887
8385400 Kohl's, Acct. No. 0179213328, P.O. Box 2983, Milwaukee, WI 53201-2983
8919740 +Kohl's Department Store, c/o Creditors Bankruptcy Service, Pob 740933, Dallas, TX 75374-0933
8385404 +LTD Financial Services, L.P., Acct. No. 005166673, 7322 Southwest Freeway, Suite 1600,
Houston, TX 77074-2000
8385403 +LTD Financial Services, L.P., Acct. No. 005648948, 7322 Southwest Freeway, Suite 1600,
Houston, TX 77074-2000
8385401 +Law Offices Chill, Chill & Radtke, P.C., 20 N. Clark Street, Suite 1425,
Chicago, IL 60602-4109
8385402 +Law Offices Kevin M. Kelly P.C., Acct. No. 5280001, 10 E. 22nd Street, Suite 216,
Lombard, IL 60148-6108
8385406 MBNA America, Acct. No. 4313035313047409, P.O. Box 15026, Wilmington, DE 19850-5026
8385407 +MBNA America, Acct. No. 74981055627709, P.O. Box 15027, Wilmington, DE 19850-5027
8385408 MBNA Platinum Plus for Business, Acct. No. 5474975600859168, P.O. Box 15463,
Wilmington, DE 19850-5463
8385409 MCC / BG, Acct. No. 6022203380093103, P.O. Box 103042, Roswell, GA 30076-9042
8385405 +Management Services Inc., Acct. No. 1001111086, P.O. Box 1099, Langhorne, PA 19047-6099

District/off: 0752-1
Case: 04-29870

User: amcc7
Form ID: pdf002

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Total Served: 79

Date Rcvd: Jun 21, 2007

8975249 +Monogram Credit Card Bank of Georgia, dba WAL-MART, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Florida 33131-1605
8906548 +Monogram Credit Card Bank of Georgia, DBA Mobil, 25 S.E. 2nd Avenue, Suite 1120,
Miami, Florida 33131-1605
8385410 +Northland Group, Inc., Acct. No. F4605585, P.O. Box 390905 - Mail Code CBK1,
Edina, MN 55439-0905
8385411 +Northwest Airlines Credit Union, Acct. No. 1611628, 14985 Glazier Avenue,
Apple Valley, MN 55124-7484
8385413 Providian, Acct. No. 5418275001458796, P.O. Box 9016, Pleasanton, CA 94566-9016
8385414 Providian Customer Service, Acct. No. 5413275001458796, P.O. Box 660509,
Dallas, TX 75266-0509
8385415 +Retailers National Bank, Acct. No. 9264898273, P.O. Box 59317, Minneapolis, MN 55459-0317
8789203 +SALLIE MAE, c/o Sallie Mae, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
8385416 Sallie Mae Servicing, Acct. No. 802218, P.O. Box 4700, Wilkes-Barre, PA 18773-4700
8385417 Sams Club, Acct. No. 7721359473550, P.O. Box 105980, Dept. 17, Atlanta, GA 19850
8385418 +Sears Customer Relations, Acct. No. 0152563959542, 3333 Beverly Road,
Hoffman Estates, IL 60179-0001
8385419 Shell Credit Card Center, Acct. No. 252024203, P.O. Box 9151, Des Moines, IA 50368-9151
8385420 +U.S. Bank, Acct. No. 25080008793500000034, 555 SW Oak, Suite 220, Portland, OR 97204-1767
8385421 +United Recovery Systems, Acct. No. 04979200, 5800 North Course Drive, Houston, TX 77072-1613
8385422 +United Recovery Systems, Inc., Acct. No. 04837314, 5800 North Course Drive,
Houston, TX 77072-1613
8385424 +Valentine & Kebartas, Inc., Acct. No. 002603408030000, P.O. Box 325, Lawrence, MA 01842-0625
8385425 +Vanderberg Ambulance, 8040 West 185th Street, Tinley Park, IL 60487-9376
8385412 +Wings Financial FCU, 14985 Glazier Ave., Suite 100, Apple Valley, MN 55124-7490

The following entities were served by electronic transmission on Jun 22, 2007.

8385378 +Fax: 602-221-4614 Jun 22 2007 03:22:52 Chase Manhattan Bank, Acct. No. 10129014581107,
P.O. Box 5210, New Hyde Park, NY 11042-5210
8385379 +Fax: 602-221-4614 Jun 22 2007 03:22:52 Chase Manhattan Bank, Acct. No. 10114314384600,
P.O. Box 5210, New Hyde Park, NY 11042-5210
8827063 +E-mail/PDF: mrdiscen@discoverfinancial.com Jun 22 2007 02:21:38 Discover Bank,
Discover Financial Services, PO Box 8003, Hilliard, OH 43026-8003
8385386 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 22 2007 02:21:38 Discover Card,
6011007563502870, P.O. Box 30395, Salt Lake City, UT 84130-0395
8385385 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 22 2007 02:21:38 Discover Card,
Acct. No. 6011007610233149, P.O. Box 30395, Salt Lake City, UT 84130-0395
8385387 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 22 2007 02:21:38 Discover Platinum,
Acct. No. 6011007110183554, P.O. Box 8003, Hilliard, OH 43026-8003

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Carmela Sedivy
aty Coldwell Banker Residential Brokerage
cr Kohl's Department Store
8385423* +United Recovery Systems, Inc., Acct. No. 04837314, 5800 North Course Drive,
Houston, TX 77072-1613

TOTALS: 3, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2007

Signature:

